WHAT IS CLAIMED IS:

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1. A mobile unit comprising memory and a storage medium, wherein the storage medium includes computer program code configured to perform the steps:

retrieving from memory an available amount of time that the mobile unit is authorized to utilize

wireless services with the mobile unit;

allowing the mobile unit to utilize wireless services for a first time period, the first time period being less than or equal to the available amount; and

deducting the first time period from the available amount.

- 2. The mobile unit of claim 1, wherein the storage medium is a subscriber interface module (SIM) card.
- 10 3. The mobile unit of claim 1, wherein the memory is a subscriber interface module (SIM) card.
 - 4. The mobile unit of claim 1, wherein the mobile unit utilizes the wireless services via GSM, CDMA, TDMA, or GPRS communications protocol.
 - 5. The mobile unit of claim 1, wherein the computer program code is further configured to receive an indication that a user has prepaid for a second amount of time and adding the second amount of time to the available amount of time.
 - 6. The mobile unit of claim 5, wherein the indication is received via a short message service (SMS) message.
 - 7. The mobile unit of claim 1, wherein the computer program code is further configured to provide a notification to the user when the available amount of time reaches one or more thresholds.
- 20 8. The mobile unit of claim 7, wherein the notification comprises an audio tone or a text message.
 - 9. The mobile unit of claim 1, wherein the wireless services include receiving an incoming call.
 - 10. The mobile unit of claim 1, wherein the wireless services include placing an outgoing call.

11. A mobile unit comprising memory and a storage medium, wherein the storage medium includes computer program code configured to perform the steps:

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storing in memory a first amount of flat-rate time units that the mobile unit is pre-authorized to utilize; receiving a first indication that a user is attempting to utilize the mobile unit to connect to a wireless service provider;

retrieving the first amount of flat-rate time units from memory;

determining whether the first amount of flat-rate time units is above a first limit; and

upon determining the first amount of flat-rate time units is above the first limit, allowing the mobile
unit to connect to the wireless service provider.

- 10 12. The mobile unit of claim 11, wherein the storage medium is a subscriber interface module (SIM) card.
 - 13. The mobile unit of claim 11, wherein the memory is a subscriber interface module (SIM) card.
 - 14. The mobile unit of claim 11, wherein the mobile unit utilizes the wireless services via GSM, CDMA, TDMA, or GPRS communications protocol.
- 15. The mobile unit of claim 11, wherein the computer program code is further configured to receive a second indication that a user has prepaid for a second amount of time and adding the second amount of time to the first amount of flat-rate units.
 - 16. The mobile unit of claim 15, wherein the second indication is received via a short message service (SMS) message.
- 17. The mobile unit of claim 11, wherein the computer program code is further configured to provide a notification to the user when the available amount of time reaches one or more thresholds.
 - 18. The mobile unit of claim 17, wherein the notification comprises an audio tone or a text message.
 - 19. The mobile unit of claim 11, wherein the wireless services include receiving an incoming call.
 - 20. The mobile unit of claim 11, wherein the wireless services include placing an outgoing call.

21. A mobile unit comprising memory and a storage medium, wherein the storage medium includes computer program code configured to perform the steps:

retrieving from memory a first amount of flat-rate minutes that the mobile unit is pre-authorized to utilize wireless services;

monitoring a first time period that the mobile unit utilizes wireless services; and causing wireless services to be discontinued when the first time period is greater than or equal to the first amount of flat-rate minutes.

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- 22. The mobile unit of claim 21, wherein the storage medium is a subscriber interface module (SIM) card.
- 23. The mobile unit of claim 21, wherein the memory is a subscriber interface module (SIM) card.
- The mobile unit of claim 21, wherein the mobile unit utilizes the wireless services via GSM, CDMA, TDMA, or GPRS communications protocol.
 - 25. The mobile unit of claim 21, wherein the computer program code is further configured to receive a second indication that a user has prepaid for a second amount of time and adding the second amount of time to the first amount of flat-rate units.
- 15 26. The mobile unit of claim 25, wherein the second indication is received via a short message service (SMS) message.
 - 27. The mobile unit of claim 21, wherein the computer program code is further configured to provide a notification to the user when the available amount of time reaches one or more thresholds.
 - 28. The mobile unit of claim 27, wherein the notification comprises an audio tone or a text message.
- 29. A prepaid application system having a storage medium, the storage medium including computer program code configured to perform the steps of:

receiving an indication that a user of a mobile device has prepaid for a first amount of flat-rate minutes of wireless services; and

notifying the mobile unit that the mobile unit is authorized to utilize the first amount of flat-rate minutes of wireless services.

- 30. The prepaid application system of claim 29, wherein the step of notifying is performed by transmitting a short message service (SMS) message to the mobile unit.
- 5 31. A prepaid application system having a storage medium, the storage medium including computer program code configured to perform the steps of:

receiving an indication that a mobile unit has utilized a first amount of time of wireless services;

determining whether the first amount of time is greater than or equal to a prepaid amount of flat-rate time; and

- deactivating the mobile unit if the first amount of time is greater than or equal to the prepaid amount of flat-rate time.
 - 32. A prepaid application system having a storage medium, the storage medium including computer program code configured to perform the steps of:

receiving an indication that a user of a mobile device has prepaid for wireless services; and notifying a plurality of wireless service providers that the mobile device is authorized to utilize the wireless service provider.

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